

**Information to identify the case:**Debtor 1 **Vernon R. Cooper Jr.**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1248**

EIN --\_-----

Debtor 2 **Kay D Cooper**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0954**

EIN --\_-----

United States Bankruptcy Court **Middle District of Alabama**Case number: **16-30988****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Vernon R. Cooper Jr.  
aka Veron R Cooper Jr.

Kay D Cooper

Done this 25th day of August, 2016.

William R. Sawyer  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Middle District of Alabama

In re:  
Vernon R. Cooper, Jr.  
Kay D Cooper  
Debtors

Case No. 16-30988-WRS  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1127-2

User: ewalker  
Form ID: 318

Page 1 of 2  
Total Noticed: 29

Date Rcvd: Aug 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2016.

db/jdb  
at  
at  
cr  
3524653  
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3524671  
3524650

Vernon R. Cooper, Jr., Kay D Cooper, 6647 HWY AL 199, Notasulga, AL 36866  
+Leonard N. Math, Chambless & Math, P.O. Box 230759, Montgomery, AL 36123-0759  
+Richard D. Shinbaum, Shinbaum & Campbell, P.O. Box 201, Montgomery, AL 36101-0201  
MAX CREDIT UNION, C/O CHAMBLESS MATH & CARR, PC, P.O. BOX 230759,  
MONTGOMERY, AL 36123-0759  
+BAPTIST HEALTH, C/O CHAMBLESS & MATH, P O BOX 230759, Montgomery, AL 36123-0759  
Baptist South Finance Department, PO Box 244050, Montgomery, AL 36124  
EQUIFAX INFORMATION SERVICES LLC, P.O. BOX 740241, Atlanta, GA 30374-0241  
EXPERION, P.O. BOX 9701, Allen, TX 75013-9701  
+FIRST DATA, 1307 WALT WHITMAN RD, MELVILLE, NY 11747-4819  
FIRST PREMIER BANK, 601 S MINNIAPOLIS AVE, SIOUX FALLS, SD 57104  
++GUARDIAN CREDIT UNION, 1789 CONGRESSMAN W L DICKNSON DR, MONTGOMERY AL 36109-2601  
(address filed with court: GUARDIAN CU, PO BOX 3199, MONTGOMERY, AL 36109)  
+HOLL CRD, P O BOX 230609, MONTGOMERY, AL 36123-0609  
+MAX FEDERAL CREDIT UNI, PO BOX 244040, MONTGOMERY, AL 36124-4040  
+SOUTHERN ORTHAPEADIC, 454 TAYLOR ROAD, Montgomery, AL 36117-3563  
++TOWER LOAN, P O BOX 320001, FLOWOOD MS 39232-0001  
(address filed with court: TOWER LOAN, PO BOX 320001, FLOWOOD, MS 39232)  
TRANSUNION CONSUMER SOLUTIONS, P.O. BOX 2000, CHESTER, PA 19022-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

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cr  
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+EDI: QCBWILKINS.COM Aug 25 2016 20:53:00 Carly B Wilkins, Carly B. Wilkins, P.C,  
560 South McDonough Street, Suite A, Montgomery, AL 36104-4605  
Fax: 800-813-8164 Aug 25 2016 21:13:21 21st Mortgage Corporation, PO Box 477,  
Knoxville, TN 37901  
+Fax: 800-813-8164 Aug 25 2016 21:13:21 21ST MTG, ATTN: LEGAL, P.O. BOX 477,  
KNOXVILLE, TN 37901-0477  
+EDI: CAPITALONE.COM Aug 25 2016 20:53:00 CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285,  
SALT LAKE CITY, UT 84130-0285  
+E-mail/Text: bankruptcy@cashcentral.com Aug 25 2016 20:54:47 CC/DFS, 84 E. 2400 N.,  
NORTH LOGAN, UT 84341-2902  
+EDI: WFNNB.COM Aug 25 2016 20:53:00 COMENITY CAPITAL BANK/HSN, PO BOX 182125,  
COLUMBUS, OH 43218-2125  
+EDI: RCSFNBMARIN.COM Aug 25 2016 20:53:00 CREDIT ONE BANK NA, PO BOX 98873,  
LAS VEGAS, NV 89193-8873  
+EDI: BLUESTEM.COM Aug 25 2016 20:53:00 FINGERHUT, 6250 RIDGEWOOD RD,  
ST CLOUD, MN 56303-0820  
+EDI: MERRICKBANK.COM Aug 25 2016 20:53:00 MERRICK BANK/GEICO CARD, PO BOX 23356,  
PITTSBURG, PA 15222-6356  
+E-mail/Text: Ombknotifications@Onemainfinancial.com Aug 25 2016 20:55:01 ONEMAIN FINANCIAL,  
6801 COLWELL BLVD, NTSB-2320, IRVING, TX 75039-3198  
+EDI: RMSC.COM Aug 25 2016 20:53:00 SYNCHRONY BANK/PAYPAL CR, ATTN: BANKRUPTCY,  
PO BOX 103104, ROSWELL, GA 30076-9104  
+EDI: RMSC.COM Aug 25 2016 20:53:00 SYNCHRONY BANK/SAMS, ATTN: BANKRUPTCY, PO BOX 103104,  
ROSWELL, GA 30076-9104  
+EDI: RMSC.COM Aug 25 2016 20:53:00 SYNCHRONY BANK/WALMART, ATTN: BANKRUPTCY,  
PO BOX 103104, ROSWELL, GA 30076-9104

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

at  
+Carly B Wilkins, Carly B. Wilkins, P.C, 560 South McDonough Street, Suite A,  
Montgomery, AL 36104-4605

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 27, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2016 at the address(es) listed below:

Bankruptcy Administrator    ba@almb.uscourts.gov  
Carly B Wilkins    cwilkins@cbwlegal.com,    kesco@cbwlegal.com;cwilkins@ecf.epiqsystems.com  
Carly B Wilkins    on behalf of Trustee Carly B Wilkins    cwilkins@cbwlegal.com,  
                         kesco@cbwlegal.com;cwilkins@ecf.epiqsystems.com  
Leonard N. Math    on behalf of Creditor    MAX CREDIT UNION    noticesmd@chambless-math.com  
Richard D. Shinbaum    on behalf of Debtor Vernon R. Cooper, Jr.    rshinbaum@smclegal.com,  
                         scarter@smclegal.com  
Richard D. Shinbaum    on behalf of Joint Debtor Kay D Cooper    rshinbaum@smclegal.com,  
                         scarter@smclegal.com

TOTAL: 6